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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(e)					
Address to:	MAR O E ESS S				
Commissioner for Pate P.O. Box 1450 Alexandria VA 22313	nts Pausolants				

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Attorney Docket	LIFE-061			
First Named Inventor	TREFIL, IMRE			
Application Number	10/008,644			
Confirmation No.	7320			
Filing Date	November 9, 2001			
Group Art Unit	3621			
Examiner Name	SHERR, CRISTINA O.			
Title: "SYSTEMS AND METHODS FOR AUTHORIZATION				

Sir:

Applicants submit herewith patents and/or publications which may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56. While this Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication, or other information referred to therein is "prior art" for this invention unless specifically designated as such. A listing of patents and/or publications is shown on enclosed Form PTO-SB/08A and a copy of each patent and/or publication is also enclosed.

Each item of information contained in the Information Disclosure Statement filed herewith was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement (37 C.F.R. 1.97(e)(1)). A copy of the communication is enclosed for the Examiner's convenience.

The Examiner is requested to make the citations listed on the enclosed PTO-SB/08A of record in this application. Applicants would appreciate the Examiner initialing and returning the initialed copy of form PTO-SB/08A, indicating the references have been considered and made of record herein.

No fee is believed due as this statement is being submitted within three months of the mailing date of the enclosed foreign communication. However, if it is determined that fees are required, the Commissioner is hereby authorized to charge any necessary fees associated with this communication or credit any overpayment to Deposit Account No. 50-0815, Order No. LIFE-061.

Respectfully submitted, BOZICEVIC, FIELD & FRANCIS LLP

Date: 03/02/05

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PTO/SB/08a (08-03) Approved for use through 07/31/2006. OMB 0651-0031

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Substitute	for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/008,644			
		Filing Date	November 9, 2001			
		First Named Inventor	TREFIL, IMRE			
		Art Unit	3621			
		Examiner Name	SHERR, CRISTINA O.			
Sheet	1	of	1	Attorney Docket Number	LIFE-061	

			U.S. PATENT	DOCUMENTS	
Examiner Cite Initials' No.		Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 4,849,927	07-18-1989	Vos	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials'	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known) WO 01/01628A	Publication Date MM-DD-YYYY 01-04-2001	Name of Patentee or Applicant of Cited Document Persson et al.	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		WO 0 1/0 1626A	01-04-2001	Persson et al.		-
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Examiner	Date	
Signature	Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.